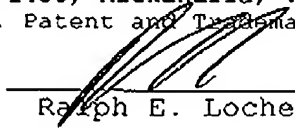


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By:   
Ralph E. LocherDate: Dec 6, 2007IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/787,495 Conf. No.: 7298  
Applicant : Stuart Horowitz, et al.  
Filed : February 25, 2004  
Art Unit : 3609  
Examiner : Heather Beegle  
Title : Method for Efficient Investment and  
Distribution of Assets  
Docket No. : REL-8402  
Customer No. : 24131

A M E N D M E N T

Mail Stop Non Fee Amendment  
Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

S i r :

Responsive to the Office Action dated September 14, 2007  
kindly amend the above-identified application as follows:

Appl. No. 10/787,495

Amdt. Dated December 6, 2007

Reply to Office Action of September 14, 2007

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**Amendments to the Claims** are reflected in the listing of  
claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 16 of this paper.